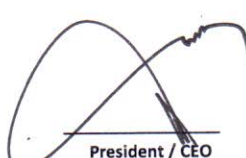


APNA MICROFINANCE BANK LIMITED  
 PROFIT AND LOSS ACCOUNT  
 FOR THE PERIOD ENDED SEPTEMBER 30, 2023

	Note	Un-audited			
		Nine months ended		Quarter Ended	
		September 30, 2023	September 30, 2022	September 30, 2023	September 30, 2022
		Rupees	Rupees	Rupees	Rupees
Mark-up/Return/Interest Earned	12	1,893,986,957	1,959,435,523	648,999,743	581,902,308
Mark-up/Return/Interest Expensed		(1,887,065,987)	(1,169,295,526)	(763,332,896)	(412,370,903)
Net mark-up/Interest Income		6,920,970	790,139,997	(114,333,153)	169,531,405
Provision against non-performing loans and advances		(1,251,212,727)	(2,950,054,044)	(42,361,520)	(1,550,750,297)
Provision for diminution in the value of investments		-	-	-	-
Recovery against bad debts written off		-	30,356	-	-
Bad debts written off directly		-	-	-	-
Net mark-up/Interest Income / (loss) after provisions		(1,251,212,727)	(2,950,023,688)	(42,361,520)	(1,550,750,297)
		(1,244,291,757)	(2,159,883,691)	(156,694,673)	(1,381,218,892)
<b>NON MARK-UP/NON INTEREST INCOME</b>					
Fee, Commission and Brokerage Income		110,306,721	86,052,639	41,954,081	29,225,930
Dividend Income		-	-	-	-
Other Income		41,623,165	30,713,793	15,553,294	10,513,165
Total non mark-up/non interest Income		151,929,886	116,766,432	57,507,375	39,739,095
		(1,092,361,871)	(2,043,117,259)	(99,187,298)	(1,341,479,797)
<b>NON MARK-UP/NON INTEREST EXPENSES</b>					
Administrative expenses		(1,644,643,024)	(1,645,874,712)	(554,526,590)	(550,512,429)
Other provisions/write offs/adjustment		-	-	-	-
Other charges		-	-	-	-
Total non mark-up/non interest expenses		(1,644,643,024)	(1,645,874,712)	(554,526,590)	(550,512,429)
		(2,737,004,895)	(3,688,991,971)	(653,713,888)	(1,891,992,226)
Extra ordinary/unusual items		-	-	-	-
<b>PROFIT / (LOSS) BEFORE TAXATION</b>		(2,737,004,895)	(3,688,991,971)	(653,713,888)	(1,891,992,226)
Taxation		(25,062,722)	(34,762,794)	(8,645,974)	(7,639,103)
- Current		-	-	-	-
- Prior years		-	-	-	-
- Deferred		-	416,518,066	-	-
		(25,062,722)	381,755,272	(8,645,974)	(7,639,103)
<b>PROFIT/(LOSS) AFTER TAXATION</b>		(2,762,067,617)	(3,307,236,699)	(662,359,862)	(1,899,631,329)
Unappropriated loss brought forward		(2,099,707,755)	(2,889,495,579)	(4,199,415,510)	(4,297,100,949)
Profit available for appropriation / (loss)		(4,861,775,372)	(6,196,732,278)	(4,861,775,372)	(6,196,732,278)
<b>APPROPRIATIONS:</b>					
Transfer to:					
Statutory Reserve		-	-	-	-
Capital Reserve		-	-	-	-
Contribution to MSDF/ DPF/ RMF		-	-	-	-
Revenue Reserve		-	-	-	-
Proposed Cash dividend Rs. Nil per share (2022: Rs.Nil per share)		-	-	-	-
Others		-	-	-	-
Unappropriated loss carried forward		(4,861,775,372)	(6,196,732,278)	(4,861,775,372)	(6,196,732,278)
(Loss) per share - Basic and diluted		(6.439)	(7.709)	(1.544)	(4.428)

The annexed notes form an integral part of these condensed interim financial information.

  
 President / CEO

  
 Chief Financial Officer

  
 Chairman

  
 Director

  
 Director